

DIVIDENDS AND INTEREST.

has followed the Taming District Comptroller of the Currency in making the following statement: "The bonds maturing in 1915 will be paid by the Bank of Commerce and Trust Co. of Memphis, Tenn., or by the United States Mortgage & Trust Co. of New York City, or by the option of the holders thereof." Coupons of the New Refunding Gold Bonds maturing in 1925 will be paid by the Bank of Commerce and Trust Co. of Memphis, Tenn., or by the United States Mortgage & Trust Co. of New York City, or by the option of the holders thereof. Coupons of the New Market House Bonds will be paid by the Bank of Commerce & Trust Company of Memphis, Tenn.

JOHN H. LLOYD, Major,
Post—ENNIS M. COLE, City Registrar.

OFFICE OF
AMERICAN SMELTING & REFINING CO.
71 Broadway, N. Y. City, Dec. 4, 1907.

THE BOARD OF DIRECTORS OF THE AMERICAN SMELTING AND REFINING COMPANY, INC., HEREBY CERTIFY THAT THE DIVIDEND OF TWO PER CENT, 1908 on the Common Capital Stock of the Company for the year ending December 31, 1908, to stockholders of record December 21, 1908, The Hooks of the Company for the transfer of the same, December 21, 1908, will be received January 2, 1909.

W. E. MERRISS, Secretary.

THE
NATIONAL RAILROAD
DIVIDEND NO. 148

Quarterly Dividend of FOUR PER CENT, on the Capital Stock of the Company for the year then day declared by the Board of Directors, to be paid on and after January 2nd, 1908, until further order of the Board.

W. H. STATHAM, Cashier.
New York, December 20th, 1907.

KANSAS CITY SOUTHERN RAILROAD

BROAD STREET, NEW YORK. December 28th, 1907.
 quarterly dividend of one and two per cent on the
 stock declared on January 1st, 1908. The stock of this
 Company, from the surplus earnings of the
 year 1907, is now selling at a premium of 100 per cent
 over the par value. The stock of this Company is
 the best of record at \$300 a stock. P. M. Decem-
 ber 28th, 1907.
 The stock for the dividend will be mailed to Stock-
 holders, their bank address furnished to the Stock-
 Office.
 R. D. SPERRY, Secretary.

REUTER RAILROAD COMPANY.
 OFFICE of the President, Treasurer,
 and Secretary, 100 Broadway, New York, N. Y.
 THE BOARD OF DIRECTORS of this Com-
 pany, at a meeting held this day, declared a divi-
 dend of one and two per cent on the stock of this
 preferred Capital Stock, payable at this office
 on and after January 1st, 1908. The stock of this
 Company is now selling at a premium of 100 per
 cent over the par value. The stock of this Com-
 pany is the best of record at \$300 a stock. P. M. Decem-
 ber 28th, 1907.
 The stock for the dividend will be mailed to Stock-
 holders, their bank address furnished to the Stock-
 Office.
 ARD L. KOSSUTH, Asst. Treasurer.

**F. FOURTH NATIONAL BANK OF THE
 CITY OF NEW YORK.**
 New York, December 28th, 1907.
 The Board of Directors of this bank, at a meet-
 ing held this day, declared a dividend of one and
 two per cent on the stock of this bank, payable
 on and after January 1st, 1908. The stock of this
 bank is now selling at a premium of 100 per cent
 over the par value. The stock of this bank is
 the best of record at \$300 a stock. P. M. Decem-
 ber 28th, 1907.
 The stock for the dividend will be mailed to Stock-
 holders, their bank address furnished to the Stock-
 Office.
 J. W. WATSON, Cashier.

**OFFICE OF THE UNITED GAS IMPROVEMENT
 CO., N. W. Cor. Broad and Arch Sts.**
 Philadelphia, Pa., Dec. 11, 1907.
 The Directors have declared a dividend of one
 and two per cent on the stock of this company, pay-
 able January 1st, 1908, to stockholders of record
 on December 15th, 1907. The stock of this com-
 pany is now selling at a premium of 100 per cent
 over the par value. The stock of this company
 will be mailed.
 LEWIS LILLIE, Treasurer.

NATIONAL BISCUIT COMPANY.
 The Capital and quarterly dividend of ONE AND ONE
 EIGHTH PER CENT, on the Common Stock of this
 Company, declared, payable January 1st, 1908, to stock-
 holders of record on December 15th, 1907. The stock
 of this company is now selling at a premium of 100
 per cent over the par value. The stock of this com-
 pany is the best of record at \$300 a stock. P. M. Decem-
 ber 28th, 1907.
 The stock for the dividend will be mailed to Stock-
 holders, their bank address furnished to the Stock-
 Office.
 J. W. WATSON, Cashier.

1907. Transfer books will be closed from De-
cember 30th, 1907, to January 10th, 1908, both in-
clusive.

F. E. BUGBEE, Treasurer.

Savings Banks.

EMIGRANT INDUSTRIAL SAVINGS BANK
51 Chambers St., New York

December 12, 1907.

The Board of Trustees has declared a
semi-annual dividend at the rate of
FOUR PER CENT.

per annum on all deposits entitled
thereto, payable on and after Monday,
January 20, 1908.

**DEPOSITS MADE ON OR BE-
FORE JANUARY 10, 1908, WILL
DRAW INTEREST FROM JAN-
UARY 1ST, 1908.**

THOMAS M. MULREY, President.
JOHN J. PULLEYN, Comptroller.

North River Savings Bank
31 W. 34th St., bet. 5th & 6th Aves.

FOUR PER CENT. Creditors January 1st, 1906, on deposits from \$5 to \$3,000. Open 10 a. m. to 3 p. m. Mondays open day and evenings 150 to 155. On Saturdays 10 a. m. to 12 m. Deposits made by January 10 draw interest from January 1st.

Samuel D. Styles, President.
Frederick N. Chandler, Treasurer.
Charles F. Purton, Secretary.

NEW YORK SAVINGS BANK
N. W. Cor. 14th St. & 9th Avenue.
The Trustees have declared a dividend for the month ending December 31, 1905, of 4 per cent. on all deposits on and there-to, under the by-laws, at the rate of

FOUR PER CENT.
per annum on all sums from
\$5 to \$3,000.
Deposits made on or before Jan. 10th will draw interest from Jan. 1st.
JAMES L. WANDLING, President.
RICHARD M. PENNY, Secretary.

BROADWAY SAVINGS INSTITUTION
5 & 7 Park Place, New York

12th
52nd
Annual
Dividend

that interest be credited to depositors entitled thereto at the rate of

4% Per Annum

payable on and after January 30th, 1909.

Deposits made on or before Jan. 1st will draw interest at the rate of

4% Per Annum

H. F. HUTCHINSON, W. H. ROSE,
President, Acting Secretary.

EAST RIVER SAVINGS BANK

280 BROADWAY, N. Y.

The 119th SEMI-ANNUAL DIVIDEND has been declared at the rate of

4%

per annum of all sums entitled thereto on deposit (due 31, payable after January 20, 1909).

DEPOSITS MADE ON OR BEFORE JANUARY 10th WILL DRAW INTEREST FROM JANUARY 1st.

DICK S. RICE, AV. Secretary.

CHAS. A. WHITNEY, Secretary.

U. S. Dollar Savings Bank
2808 Third Ave., near 148th St.
Interest credited Jan. 1st, at the rate of
FOUR PER CENT
per annum. Accounts from \$5 to \$50,000.
Deposits made on or before Jan. 10th, draw
interest from Jan. 1st.
JOHN HAFFEN, President.
WILLIAM M. KERN, Secretary.

GREENWICH SAVINGS BANK
N. E. Cor. 6th Ave. and 191st St.
INTEREST AT THE RATE OF 4 PER CENT
PER ANNUM. On credited deposits for 1, 3
MONTHS and THREE MONTHS ENDING
JAN. 1, 1909, on sums from five dollars to ten
thousand dollars, entitled thereto under the
usual, payable Jan. 1st.
JAMES QUINLAN, President.
CHARLES M. D'UTCHER, Treas.
Deposits made on or before JAN. 10, 1908, will
draw interest from JAN. 1, 1909.

Union Dime Savings Institution
BROADWAY, 202 ST. AND SIXTH AVENUE
GREENLEY SQUARE, NEW YORK.
FOUR PER CENT PER ANNUM
on \$5 to \$20,000, credited January 1st; payable
January 10th, on any time limit.
CHARLES E. SPRAGUE, President.
FRANCIS LEAH, Secretary.
WILLIAM G. HOSS, Secretary.